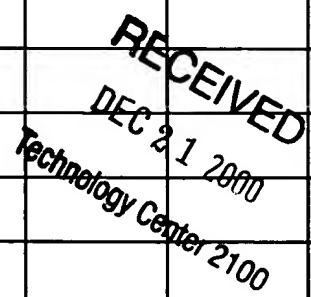
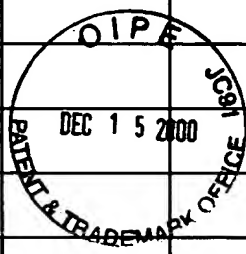


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mm	1	P. Badger, "Understanding and Analyzing Risk in the Mortgage Market", Spires Financial, 1998.
mm	2	R. Barry, W. Chau, L. Pendergast, J. Webb, "Mortgage-Indexed Amortizing Notes", Investment Dealers' Digest, Inc., 1996.

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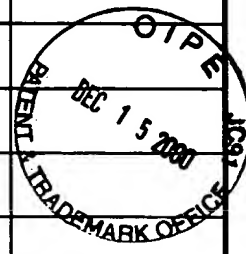
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<i>nm</i>	3	"Fas 133 Turning Services to PO's", American Banker, Inc., p. 1, May 17, 1999.
<i>nm</i>	4	G. Hutto, "A Primer on Hedging Servicing, (Mortgage Industry, Servicing), Mortgage Bankers Association of America, p. 74, June 1, 1996

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<i>mn</i>	5		J. Dwyer, "Battling Prepayment Risks" Motgage Bankers Association of America, p.87, December 1, 1998.
<i>mn</i>	6		"Issuers Look to Hedge Spread Risk", Derivates Week, May 3, 1999, vol. VIII, no. 18

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<i>nm</i>	7	J. Haggerty, "FASB Rules Set to Snag Corporate Hedging Strategies", Derivatives Week, June 14, 1999, vol VIII, no. 24.
<i>nm</i>	8	Offering Notice, Federal Home Loan Banks \$25, 000,000 Consolidated Bonds, Bloomberg Professional, 1999.

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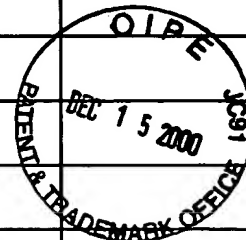
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nm	9		"JP Morgan in \$9.72bn Credit Default Scheme" Financial Times, UMI Company, p.24, 1997.
nm	10		A. Sikri, "J.P. Morgan Brings Novelty to Derivatives" The Wall Street Journal Europe, p. 10, December 31, 1997.

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<i>mm</i>	11		"Variable Average Notes", Performance and Evaluation, Presentation to William Blair & Co., Inc. Morgan Stanley, October 1995.
<i>mm</i>	12		"REMIC & SMBS Securities Tranche Types", Fannie Mae. (undated)

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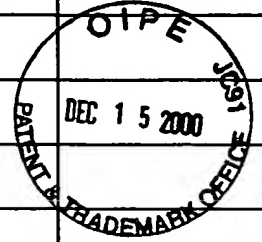
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<i>mm</i>	13	T. Gutner, "How the Internet is Reshaping the World's Largest Financial Market", Business Week Online, November 15, 1999.
<i>mm</i>	14	M. Casey, "Cantor's eSpeed Trading Looks Beyond Wall Street", The Wall Street Journal Interactive Edition, January 20, 2000.

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<i>mm</i>	15		"Overview of Our Business", espeed Today. (undated)
<i>mm</i>	16		G. Zuckerman "Biggest SecuritiesFirms Grab Lead in Online Bond Trading", TradeWeb the Online Bond Market, July 27, 1999.

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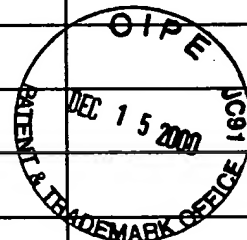
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17	MuniAuction Brochure, Competitive Bid Process, 1997.
18	S. Landis, "E-Mortgage Frenzy: B-to-B Applications Speed Lending", The Wall Street Journal Interactive Edition, December 12, 1999.

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20	S. Marjanovic, " Company that Links Buyers, Sellers of Mortgage Pools Aims to Raise \$15M, American Banker Online, December 27, 1999.

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mm	22		G. Zuckerman" Bond Auction Goes Online and Then Goes Off-Line", Wall Street Journal Interactive Edition, December 16, 1999.

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<i>mm</i>	23		D. Aubin, "Electronic Bond Auction Would Bypass Underwriters", Dow Jones Newswires, Capital Market Reports, July, 19, 1999.
<i>mm</i>	24		S. Kite, "Online Company Looks to Replace Underwriters", American Banker, Inc., Asset Sales Report, July 26, 1999.

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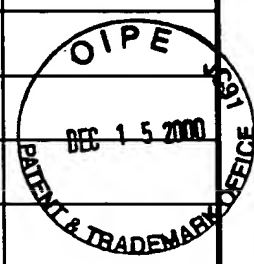
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<i>nm</i>	25	V.V. Chari, R. J. Weber, "How the U.S. Treasury Should Auction Its Debt", Federal Reserves Bank of Minneapolis Quarterly Review, Fall 1992, Volume 16, No. 4.
<i>nm</i>	26	"Credit Suisse First Boston to Market 'Triangle' Notes", The Wall Street Journal Europe, October 3, 1997.

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